

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph F. Podrazil
Jennifer L. Podrazil
Debtors

Case No. 12-04140-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 3
Total Noticed: 57

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db/jdb
cr
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4143983
4143998
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4144023

+Joseph F. Podrazil, Jennifer L. Podrazil, 3708 Hemlock Farms, Lords Valley, PA 18428-9150
+DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
+U.S. Bank National Association as Indenture Trustee, Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highland Ranch, CO 80129-2386
+Advanced Imaging Assoc, PO Box 519, Neptune, NJ 07754-0519
+Equable Ascent Financial, 1120 W. Lake Cook Rd, Suite A, Buffalo Grove, IL 60089-1970
+FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
+Hogarth Emerg Physicians, PO Box 13039, Philadelphia, PA 19101
+National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701
+Newton Medical Ctr, PO Box 3129, Secaucus, NJ 07096-3129
+Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
+Radiological Assoc of NNJ, PO Box 10728, Lancaster, PA 17605-0728
+Remex Inc, PO Box 765, Rocky Hill, NJ 08553-0765
+Revenue Cycle Mgt, 3221 Waialae Ave, Suite 338, Honolulu, HI 96816-5831
+Rose Inzinna, 83 Center Avenue, Little Falls, NJ 07424-2220
+Second Street Salon, 401 E. Harford Street, Milford, PA 18337-1026
+Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
+Stock & Grimes LLP, 804 West Avenue, Jenkintown, PA 19046-2831
+Susan Wright, 80 Old Mashipacong Rd, Montague, NJ 07827-3406
+Women's Diagnostic Ctr, PO Box 10728, Lancaster, PA 17605-0728

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
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4155327
4175858
4143985
4143984
4203917
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4335099

EDI: BANKAMER.COM Oct 18 2017 18:53:00 BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BA, 7105 Corporate Dr, Plano, TX 75024-4100
E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 19:06:34 DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154
EDI: AIS.COM Oct 18 2017 18:53:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
EDI: AIS.COM Oct 18 2017 18:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
+EDI: OPHSUBSID.COM Oct 18 2017 18:53:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
EDI: BANKAMER.COM Oct 18 2017 18:53:00 Bank of America, PO Box 982238, El Paso, TX79998
+EDI: BANKAMER.COM Oct 18 2017 18:53:00 Bank of America, 450 American St #SV 416, Simi Valley, CA 93065-6285
+EDI: BANKAMER.COM Oct 18 2017 18:53:00 Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
+EDI: CAPITALONE.COM Oct 18 2017 18:53:00 Capital One Bank, PO Box 30273, Salt Lake City, UT 84130-0273
+EDI: CAPITALONE.COM Oct 18 2017 18:53:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
+EDI: CAPITALONE.COM Oct 18 2017 18:53:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
EDI: CAPITALONE.COM Oct 18 2017 18:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
+EDI: PRA.COM Oct 18 2017 18:53:00 Carrie A. Brown Esq, c/o Portfolio Recovery Assoc, 140 Corporate Blvd, Norfolk, VA 23502-4952
+EDI: CHASE.COM Oct 18 2017 18:53:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
+EDI: CITICORP.COM Oct 18 2017 18:53:00 Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
+EDI: SEARS.COM Oct 18 2017 18:53:00 Citibank/Sears, PO Box 6282, Sioux Falls, SD 57117-6282
EDI: DISCOVER.COM Oct 18 2017 18:53:00 Discover Financial, PO Box 15316, Wilmington, DE 19850
EDI: DISCOVER.COM Oct 18 2017 18:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
+E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 19:06:34 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC F/K/A Green Tree, Servicing LLC 57709-6154
E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 19:06:34 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
+EDI: RMSC.COM Oct 18 2017 18:53:00 GE Capital Retail Bank, Attn Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
+EDI: RMSC.COM Oct 18 2017 18:53:00 GE/JC Penney, PO Box 965007, Orlando, FL 32896-5007
+EDI: RMSC.COM Oct 18 2017 18:53:00 GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
+EDI: RMSC.COM Oct 18 2017 18:53:00 GEMB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 19:06:34 Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049, Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4335098 E-mail/Text: bankruptcy.bnc@ditech.com Oct 18 2017 19:06:34 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
4214135 EDI: RESURGENT.COM Oct 18 2017 18:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4236341 EDI: AIS.COM Oct 18 2017 18:53:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
4144007 +E-mail/Text: bankruptcydepartment@tsico.com Oct 18 2017 19:07:17 NCO Fin/99, PO Box 15894,
Wilmington, DE 19850-5894
4144010 EDI: PRA.COM Oct 18 2017 18:53:00 Portfolio Recovery Assoc, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
4179775 EDI: PRA.COM Oct 18 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4144009 +E-mail/Text: nod.referrals@fedphe.com Oct 18 2017 19:06:21 Phelan Hallinan & Schmieg,
1617 JFK Blvd Ste 1400, Philadelphia, PA 19103-1814
4170792 EDI: RECOVERYCORP.COM Oct 18 2017 18:53:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4154979 EDI: Q3G.COM Oct 18 2017 18:53:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
4144022 +EDI: WFNNB.COM Oct 18 2017 18:53:00 WFNNB/Mandee, PO Box 182789,
Columbus, OH 43218-2789
4144020 +EDI: WFFC.COM Oct 18 2017 18:53:00 Wells Fargo Dealer Svcs, Attn Correspondence,
PO Box 168048, Irving, TX 75016-8048
4144021 +EDI: WFFC.COM Oct 18 2017 18:53:00 Wells Fargo Dealer Svcs, PO Box 1697,
Winterville, NC 28590-1697
4144024 +E-mail/Text: bknotices@mbandw.com Oct 18 2017 19:07:04 Ziplocal Community Phone,
c/o McCarthy Burgess & Wolff, 26000 Cannon Rd, Cleveland, OH 44146-1807
TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
4143988* +Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
4143992* +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
4143993* +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
4143995* +Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
4143999* +Equable Ascent Financial, 1120 W. Lake Cook Rd, Suite A, Buffalo Grove, IL 60089-1970
4144000 ##+Frederick J. Hanna & Assoc, 1427 Roswell Road, Marietta, GA 30062-3668
TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Allison Frances Wells on behalf of Creditor BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P. pamb@fedphe.com,
FedPhe@hotmail.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 2 Jennifer L. Podrazil jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/vsmith@newmanwilliams.com
J. Zac Christman on behalf of Debtor 1 Joseph F. Podrazil jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/vsmith@newmanwilliams.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor Green Tree Servicing LLC pamb@fedphe.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph P Schalk on behalf of Creditor Green Tree Servicing LLC jschalk@barley.com, sromig@barley.com
Joseph P Schalk on behalf of Creditor U.S. Bank National Association as Indenture Trustee of the GMACM Home Equity Loan Trust 2004-HE3 jschalk@barley.com, sromig@barley.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Jennifer L. Podrazil
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Joseph F. Podrazil
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 11

Information to identify the case:

Debtor 1 **Joseph F. Podrazil**
First Name Middle Name Last Name
Debtor 2 **Jennifer L. Podrazil**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0998**

EIN --

Social Security number or ITIN **xxx-xx-3025**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:12-bk-04140-JJT**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph F. Podrazil
aka Joseph Frank Podrazil, aka Joseph Podrazil

Jennifer L. Podrazil
aka Jennifer Podrazil, aka Jennifer Lynn Podrazil, aka
Jennifer Inzinna, aka Jennifer Lynn Inzinna, aka Jennifer
L. Inzinna, dba Second Street Salon

By the
court:

October 18, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.